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Name.....

Reg. No.....

**FOURTH SEMESTER (CBCSS—UG) DEGREE EXAMINATION
APRIL 2024**

B.Com./B.B.A./B/H.A./B.T.H.M.

A 14—BANKING AND INSURANCE

(2019 Admission onwards)

Time : Two Hours and a Half

Maximum : 80 Marks

*Answers should be written in English only.***Part A***Answer all questions.*

1. Mention any *four* advantages of insurance to society ?
2. What is financial inclusion ?
3. What do you mean by ATM ?
4. What do you understand by stale Cheque ?
5. What is negotiable instrument ?
6. What do you mean by exchange banks ?
7. Bring out the meaning of dishonour of cheque ?
8. What are foreign banks ?
9. What is biometric payments ?
10. What is mobile banking ?
11. What is Marine insurance policy ?
12. Explain social Insurance ?
13. What is E-purse ?
14. What is Re-insurance ?
15. What are the objectives of RBI ?

(15 × 2 = 30, Maximum ceiling - 25 Marks)

Turn over

Part B

Answer all questions.

16. Write a note on any two specialised development banks.
17. Explain the benefits of credit card to card holders.
18. Write a note on CORE banking ?
19. Write a short note on e-banking ?
20. What are the requirements for E-payments ?
21. Explain the primary functions of a commercial bank.
22. What are the circumstances under which paying banker can refuse payment of a customer cheque ?
23. Explain the role and importance of insurance ?

(8 × 5 = 40, Maximum ceiling - 35 Marks)

Part C

Answer any two questions.

Each question carries 10 marks.

24. Elucidate on the objective, role and functions of LIC and GIC.
25. Discuss the role of banks in the economic growth of a country ?
26. Explain the quantitative and qualitative methods of credit control by RBI.
27. Explain the special type of customers in a bank with special reference to minor and lunatics.

(2 × 10 = 20 marks)